

**STATE OF CALIFORNIA  
DEPARTMENT OF INSURANCE  
45 Fremont Street, 21<sup>st</sup> Floor  
San Francisco, California 94105**

**RH05042665**

**December 8, 2005**

**PROPOSED PLAN OF OPERATIONS TEXT<sup>1</sup>**

**CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM**

Amend Section 27 to read as follows:

**Sec. 27. PREMIUM DETERMINATION**

[Paragraphs A and B remain unchanged.]

**C. Rates**

1. Liability Coverage

**CALIFORNIA LOW COST CLASS CODES**

Class Description of Operator Premium			
		Los Angeles County	City and County of San Francisco
9LA	The applicant is an Unmarried Male 19 through 24 years of age; or	<u>\$443.75</u> (to be determined by the rate hearing)	<u>\$402.50</u> (to be determined by the rate hearing)
9LB	There is a driver in the household who is an Unmarried Male 19 through 24 years of age	<u>\$443.75</u> (to be determined by the rate hearing)	<u>\$402.50</u> (to be determined by the rate hearing)
9LC	All Others	<u>\$355.00</u> (to be determined by the rate hearing)	<u>\$322.00</u> (to be determined by the rate hearing)

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<sup>1</sup> The proposed changes amend the California Automobile Insurance Low Cost Program Plan of Operations approved by the Commissioner.

Note: Class Code 9LA applies if there is both an applicant and another driver who are unmarried males 19 through 24 years of age in the same household.

2. Uninsured Motorists Bodily Injury Coverage at \$10,000/20,000 Limits

For New Business and Renewals ~~Effective January 1, 2003 (to be determined by OAL)~~  
~~and Subsequent~~

Los Angeles County                      \$65.00 ~~\$64 (to be determined by the rate hearing)~~

San Francisco City and County       \$39.00 ~~\$39 (to be determined by the rate hearing)~~

3. Medical Payments Coverage at \$1,000 Limits

For New Business and Renewals ~~Effective January 1, 2003 (to be determined by OAL)~~  
~~and Subsequent~~

Los Angeles County                      \$29.00       ~~\$26 (to be determined by the rate hearing)~~

San Francisco City and County       \$26.00       ~~\$24 (to be determined by the rate hearing)~~